



Order Filed on May 29, 2025
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-19819

Hearing Date: 05/28/2025

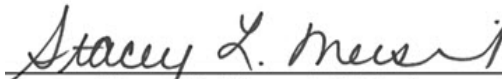
Judge: STACEY L. MEISEL

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Marie-Ann Greenberg MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee
IN RE: JULMALI I HABIBUL

ORDER DENYING CONFIRMATION AND DISMISSING PETITION

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: May 29, 2025



Honorable Stacey L. Meisel
United States Bankruptcy Judge

Case No.: 22-19819SLM

Caption of Order: Order Denying Confirmation and Dismissing Petition

THIS MATTER having come before the Court on 05/28/2025 for a Confirmation Hearing of the Debtor(s)' Chapter 13 Plan, and the Court having considered the Chapter 13 Standing Trustee's report and good and sufficient cause having been shown, it is hereby

ORDERED AND DIRECTED, that the Confirmation of Debtor(s)' Chapter 13 Plan is hereby denied; and it is further

ORDERED AND DIRECTED, that the Debtor(s)' Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder be and they hereby are dismissed without prejudice; and it is further

ORDERED AND DIRECTED, that upon case dismissal any funds held by the Chapter 13 Standing Trustee from payments made on account of Debtor(s)' Plan, shall be disbursed to the Debtor(s), less any applicable Trustee fees and commissions, except any adequate protection payments due under the proposed plan or by Court Order, and/or any counsel fees and costs hereby allowed as an Administrative Expense.

ORDERED AND DIRECTED, that pursuant to 11 U.S.C. Sec. 349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

In re:
Julmali I Habibul
Debtor

Case No. 22-19819-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 29, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:

Recip ID	Recipient Name and Address
db	Julmali I Habibul, 186 Newark Ave, Bloomfield, NJ 07003-4908

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor JPMorgan Chase Bank National Association laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-A laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup

District/off: 0312-2

User: admin

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Date Rcvd: May 29, 2025

Form ID: pdf903

Total Noticed: 1

Mortgage Loan Trust 2019-A phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Richard Abel

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup
Mortgage Loan Trust 2019-A bkgroup@kmlawgroup.com

Steven D. Pertuz

on behalf of Debtor Julmali I Habibul pertuzlaw@verizon.net
g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10